

Information to identify the case:			
Debtor 1	<b>Mark S. Stehle</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Judith M. Stehle</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-21463-GLT</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark S. Stehle

Judith M. Stehle

8/13/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mark S. Stehle  
Judith M. Stehle  
Debtors

Case No. 15-21463-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 13, 2021

User: aala  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mark S. Stehle, Judith M. Stehle, 3254 Waitebell Avenue, Pittsburgh, PA 15216-2318
sp	Elizabeth Pollock-Avery, Kraemer Manes and Associates, 660 U.S. Steel Tower, Pittsburgh, PA 15219
14035745	++ APRIA HEALTHCARE, 1340 SOUTH HIGHLAND AVENUE, JACKSON TN 38301-7369 address filed with court., Apria Healthcare, 1328 S. Highland Avenue, Jackson, TN 38301-7369
14035743	+ Allegheny General Hospital, 320 East North Street, Pittsburgh, PA 15212-4772
14062885	+ Borough of Dormont, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14062886	+ Borough of Dormont/Keystone Oaks SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14035750	Duquesne Light, c/o Bernstein Law Office, 707 Gulf Tower, Suite 2200, Pittsburgh, PA 15219
14035751	Fingerhut, PO Box 1140, Saint Cloud, MN 56396-1140
14035753	Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Aug 14 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14044223	+ EDI: GMACFS.COM	Aug 14 2021 03:08:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14035744	+ EDI: GMACFS.COM	Aug 14 2021 03:08:00	Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
14094679	EDI: WFFC.COM	Aug 14 2021 03:18:00	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
14035746	+ EDI: BANKAMER.COM	Aug 14 2021 03:08:00	Bank of America, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
14712939	+ EDI: LCIBAYLN	Aug 14 2021 03:08:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL

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			33146-1873
14353317	+ EDI: LCIBAYLN	Aug 14 2021 03:08:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard 5th Floor, Coral Gables, Florida 33146-1873
14062859	EDI: BL-BECKET.COM	Aug 14 2021 03:18:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14035747	+ EDI: WFNNB.COM	Aug 14 2021 03:08:00	Comenity Bank/Overstock, P.O. Box 182789, Columbus, OH 43218-2789
15302600	+ EDI: LCIBAYLN	Aug 14 2021 03:08:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14035748	+ EDI: CRFRSTNA.COM	Aug 14 2021 03:08:00	Credit First, P.O. Box 81315, Cleveland, OH 44181-0315
14061058	EDI: CRFRSTNA.COM	Aug 14 2021 03:08:00	Credit First NA, BK13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011
14087106	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2021 23:26:39	Dell Financial Services, c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14035749	Email/PDF: DellBKNotifications@resurgent.com	Aug 13 2021 23:26:42	Dell Preferred Account, PO Box 6403, Carol Stream, IL 60197-6403
14035752	EDI: IRS.COM	Aug 14 2021 03:08:00	Internal Revenue Service, 1000 Liberty Avenue--Room 705, Pittsburgh, PA 15222-3714
14035754	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 13 2021 23:13:00	Kohls/Chase, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
14035755	+ EDI: CBSMASON	Aug 14 2021 03:08:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
14093176	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 13 2021 23:26:42	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14035756	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 13 2021 23:26:38	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14413115	EDI: PRA.COM	Aug 14 2021 03:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14095403	EDI: PRA.COM	Aug 14 2021 03:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14035757	EDI: PENNDEPTREV	Aug 14 2021 03:18:00	Pennsylvania Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14035757	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2021 23:13:00	Pennsylvania Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14091422	EDI: Q3G.COM	Aug 14 2021 03:18:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14060765	EDI: Q3G.COM	Aug 14 2021 03:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14035758	Email/Text: PFS.Analyst@stclair.org	Aug 13 2021 23:13:00	St.Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14035759	+ EDI: RMSC.COM	Aug 14 2021 03:08:00	Synco/Lowes, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 31

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A.
cr		Bayview Loan Servicing, LLC
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Borough of Dormont
cr		Community Loan Servicing, LLC
cr		Duquesne Light Company
cr		Keystone Oaks School District

TOTAL: 7 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC <a href="mailto:ecfmail@mwclaw.com">ecfmail@mwclaw.com</a> , <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC <a href="mailto:bnicholas@kmlawgroup.com">bnicholas@kmlawgroup.com</a>
Celine P. DerKrikorian	on behalf of Creditor Bank of America N.A. <a href="mailto:ecfmail@mwclaw.com">ecfmail@mwclaw.com</a>
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC <a href="mailto:ecfmail@mwclaw.com">ecfmail@mwclaw.com</a>
Derek K. Koget	on behalf of Creditor Keystone Oaks School District <a href="mailto:dkoget@grblaw.com">dkoget@grblaw.com</a> <a href="mailto:cnoroski@grblaw.com">cnoroski@grblaw.com</a>
Derek K. Koget	on behalf of Creditor Borough of Dormont <a href="mailto:dkoget@grblaw.com">dkoget@grblaw.com</a> <a href="mailto:cnoroski@grblaw.com">cnoroski@grblaw.com</a>
Jeffrey R. Hunt	on behalf of Creditor Borough of Dormont <a href="mailto:jhunt@grblaw.com">jhunt@grblaw.com</a> <a href="mailto:cnoroski@grblaw.com">cnoroski@grblaw.com</a>
Jeffrey R. Hunt	on behalf of Creditor Keystone Oaks School District <a href="mailto:jhunt@grblaw.com">jhunt@grblaw.com</a> <a href="mailto:cnoroski@grblaw.com">cnoroski@grblaw.com</a>
Lauren Moyer	on behalf of Creditor Bank of America N.A. <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
Lauren Moyer	on behalf of Creditor Bayview Loan Servicing LLC <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
Lauren Moyer	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
Marisa Myers Cohen	

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on behalf of Creditor Bank of America N.A. [ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com), [mcohen@mwc-law.com](mailto:mcohen@mwc-law.com)

Office of the United States Trustee

[ustregion03.pi.ecf@usdoj.gov](mailto:ustregion03.pi.ecf@usdoj.gov)

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company [pashcroft@bernsteinlaw.com](mailto:pashcroft@bernsteinlaw.com)  
[ckutch@ecf.courtdrive.com](mailto:ckutch@ecf.courtdrive.com); [acarr@bernsteinlaw.com](mailto:acarr@bernsteinlaw.com)

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

Shawn N. Wright

on behalf of Joint Debtor Judith M. Stehle [shawn@shawnwrightlaw.com](mailto:shawn@shawnwrightlaw.com)  
[wrightshawn@hotmail.com](mailto:wrightshawn@hotmail.com); [wrightshawn49@gmail.com](mailto:wrightshawn49@gmail.com); [wrightshawnecf@gmail.com](mailto:wrightshawnecf@gmail.com); [molly@shawnwrightlaw.com](mailto:molly@shawnwrightlaw.com)

Shawn N. Wright

on behalf of Debtor Mark S. Stehle [shawn@shawnwrightlaw.com](mailto:shawn@shawnwrightlaw.com)  
[wrightshawn@hotmail.com](mailto:wrightshawn@hotmail.com); [wrightshawn49@gmail.com](mailto:wrightshawn49@gmail.com); [wrightshawnecf@gmail.com](mailto:wrightshawnecf@gmail.com); [molly@shawnwrightlaw.com](mailto:molly@shawnwrightlaw.com)

Shawn N. Wright

on behalf of Spec. Counsel Elizabeth Pollock-Avery [shawn@shawnwrightlaw.com](mailto:shawn@shawnwrightlaw.com)  
[wrightshawn@hotmail.com](mailto:wrightshawn@hotmail.com); [wrightshawn49@gmail.com](mailto:wrightshawn49@gmail.com); [wrightshawnecf@gmail.com](mailto:wrightshawnecf@gmail.com); [molly@shawnwrightlaw.com](mailto:molly@shawnwrightlaw.com)

TOTAL: 18